

SYNOVUS FINANCIAL CORP.

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1078846	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$26,863	\$26,425	-1.6%		
Loans	\$20,157	\$19,720	-2.2%		
Construction & development	\$2,958	\$2,272	-23.2%		
Closed-end 1-4 family residential	\$2,608	\$2,551	-2.2%		
Home equity	\$1,623	\$1,544	-4.9%		
Credit card	\$273	\$196	-28.3%		
Other consumer	\$113	\$107	-5.1%		
Commercial & Industrial	\$3,714	\$3,984	7.3%		
Commercial real estate	\$7,317	\$7,457	1.9%		
Unused commitments	\$5,074	\$5,651	11.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2,939	\$2,628	-10.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$748	\$351	-53.1%		
Cash & balances due	\$2,103	\$2,128	1.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$318	\$331	4.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$279	\$361	29.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$23,865	\$22,696	-4.9%		
Deposits	\$22,415	\$21,425	-4.4%		
Total other borrowings	\$1,230	\$1,086	-11.7%		
FHLB advances	\$634	\$881	38.9%		
Equity					
Equity capital at quarter end	\$2,998	\$3,729	24.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	-\$17	\$8	NA		
Performance Ratios					
Tier 1 leverage ratio	10.8%	12.4%	--		
Tier 1 risk based capital ratio	13.9%	14.9%	--		
Total risk based capital ratio	15.1%	16.1%	--		
Return on equity ¹	7.1%	68.4%	--		
Return on assets ¹	0.8%	9.1%	--		
Net interest margin ¹	3.6%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	60.7%	71.5%	--		
Loss provision to net charge-offs (qtr)	46.4%	74.7%	--		
Net charge-offs to average loans and leases ¹	2.1%	3.8%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	14.2%	9.1%	1.3%	4.5%	--
Closed-end 1-4 family residential	4.7%	2.8%	0.4%	0.8%	--
Home equity	1.6%	1.1%	0.5%	0.4%	--
Credit card	0.9%	0.8%	1.1%	1.2%	--
Other consumer	1.2%	0.8%	0.5%	0.2%	--
Commercial & Industrial	2.1%	1.3%	0.5%	0.5%	--
Commercial real estate	2.3%	0.9%	0.4%	0.8%	--
Total loans	4.3%	2.6%	0.6%	1.1%	--